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Date:March 17, 2005**Recipient:**Mail Stop Amendment**Company:**Commissioner for Patents**Fax Number:**703-872-9306**Voice Number:****Sender:**Karl H. Koster**Message:**

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MAR 17 2005

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/613,129 Confirmation No.: 7181
Applicant(s): Ofir et al.
Filed: July 3, 2003
Art Unit: 3627
Examiner: McClellan, James
Title: VERSATILE NETWORK OPERATIONS CENTER AND NETWORK FOR TRANSACTION PROCESSING

Docket No.: 047546/263855
Customer No.: 00826

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO SECOND OFFICE ACTION

Sir:

In response to the Office Action dated December 17, 2004, the following are requested for consideration:

No Amendments to the Claims are presented.

Remarks/Arguments begin on page 2 of this paper.